

**Key Fact Statement of**  
**Alfalsh Islamic Stable Return Plan-16**  
**Type:** Open-End  
**Category:** Fixed Rate/ Return Scheme  
**Managed by:** Alfalsh Asset Management Limited  
**Risk Profile:** Medium  
**Issuance Date:** May 14, 2026 (updated up to 10<sup>th</sup> SOD)

**1. DISCLAIMER**

Before you invest, you are encouraged to review the detailed features of the Fund in the offering document and/or Monthly Fund Manager Report.

**2. KEY ATTRIBUTES**

<b>Investment objective</b>	The investment objective of <b>Alfalsh Islamic Stable Return Plan-16</b> is to provide promised return to the Unit Holders at maturity in such a manner that original amount of investment is protected at maturity by investing in Authorized Investable Avenues
<b>Authorized Investment Avenues</b>	Shariah Compliant Bank Deposits, Shariah Compliant Government Securities, Shariah Compliant TDRs, Shariah Compliant CODs, COMs and Shariah Compliant Money Market Placements.
<b>Launch date</b>	May 14, 2026
<b>Minimum Investment Amount</b>	Rs.500/-
<b>Maturity date</b>	June 16, 2026
<b>Performance Benchmark (Promised Return)</b>	PKISRV rates on the last date of IOP of the investment plan with maturity period corresponding to the maturity of Investment Plan
<b>IPO/Subscription Period</b>	<b>IPO Date:</b> May 13, 2026  <b>Subscription Period:</b> Up to 15 Days from the close of IPO date.
<b>Subscription/Redemption Days and Timings</b>	Monday to Friday 9:00 AM to 4:00 PM
<b>Types/Classes of units</b>	Class "A" Units
<b>Management Fee (% Per Annum)</b>	up to 1 % per annum of average daily Net Assets

**3. BRIEF INFORMATION ON THE PRODUCT CHARGES**

	<b>Distribution Channel</b>	<b>Percentage</b>
1. Front-End Load (FEL)	Direct Investment through AMC	Nil
	Digital Platform of AMC	Nil
	<b>Type of Charge</b>	<b>Percentage</b>
2. Redemption Charge	Back end Load	Not Applicable
	Contingent Load	Contingent load shall commensurate with net loss incurred due to early Redemption, as determined by the Management Company

**Total Expense Ratio (TER)**

Investors are advised to consult the Fund Manager Report (FMR) for the latest information on the updated TER.

**Applicable Taxes**

**Disclaimer:** Income earned in the form of dividends or capital gains is subject to taxation at rates specified in the Income Tax Ordinance, 2001

**4. KEY STAKEHOLDERS****a. Management Company**

**Name:** Alfalah Asset Management Limited

**Address:** Islamic Chamber of Commerce, Industry & Agriculture Building, 2nd floor, ST-2/A, Block-9, KDA Scheme 5, Clifton Karachi

**Contact No. :** (92-21) -111-090-090

**Website:** [www.alfalahamc.com](http://www.alfalahamc.com)

**b. Trustee**

**Name:** Central Depository Company of Pakistan Limited

**Address:** CDC House, 99- B, Block B, S.M.C.H.S, Main Shahra-e-Faisal, Karachi

**Contact:** 021- 111-111-500

**Website:** [www.cdcpakistan.com](http://www.cdcpakistan.com)

**c. Shariah Advisor**

**Name:** Al-Hilal Shariah Advisors (Pvt.) Ltd & Mufti Javed Ahmed

**Address:** 406 – 407 Horizon Towers, Khayaban - e - Saadi, Clifton Block – 3, Karachi, Pakistan.

**Contact:** (92-21) 3530-5931

**Website:** [www.alhilalsa.com](http://www.alhilalsa.com)